

EXHIBIT “C”

| Date | Changed By | Field Changed | Old Value | New Value |
|------|------------|---------------|-----------|-----------|
|------|------------|---------------|-----------|-----------|

Communication:

Type: Paper Incoming/Outgoing: Outgoing
 Created By: KNUEPPEL, DIANE Created Date: 05/24/2005

Details:**Communication Notes**

| Note | Analyst | Date |
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Communication:

Type: Phone Call Incoming/Outgoing: Outgoing
 Created By: KNUEPPEL, DIANE Created Date: 05/23/2005

Details:

Informed client that I am working on refunding the last draft that was done on the ISA.

Communication Notes

| Note | Analyst | Date |
|------|---------|------|
|------|---------|------|

Communication:

Type: Phone Call Incoming/Outgoing: Outgoing
 Created By: KNUEPPEL, DIANE Created Date: 05/23/2005

Details:

Spoke with FR. Informed him of conversation with client. Let FR know that client wants refund of last payment and to let the policy lapse. FR said this was fine.

Communication Notes

| Note | Analyst | Date |
|------|---------|------|
|------|---------|------|

Communication:

Type: Phone Call Incoming/Outgoing: Outgoing
 Created By: KNUEPPEL, DIANE Created Date: 05/23/2005